

Overview of CNA Claim Services

- CNA has a dedicated team with experienced claim handlers available around the clock to respond to DBA claims. Claim handlers work in conjunction with the U.S. Department of Labor (DOL) to resolve these claims expeditiously.
- CNA works with DBA experts in the legal, investigative, repatriation, translation and medical service areas in order to provide positive resolution to all DBA claims. We have local teams on the ground to provide these and other support services when necessary.
- The CNA DBA Claim Center of Expertise combines decades of direct DBA claim handling experience and insight with industry-leading Workers' Compensation practices.
- We provide you with a centralized point of contact that is available 24 hours a day, seven days a week for all DBA emergencies.
- We have the ability to respond to claims that occur in any country and have direct experience in over 100 countries.
- International presence and experience means CNA can handle claims in 8 languages, which include English, Arabic, Farsi, Urdu, Hindi, Tagalog, French and Spanish.
- We offer medical transport worldwide for medical evacuation and repatriation (see Repatriation Services).

Workers' Compensation under the U.S. Defense Base Act

The U.S. Defense Base Act (DBA) of 1941 provides workers' compensation coverage for injuries or death sustained by employees working overseas on U.S. government contracts. CNA offers our insureds an international presence and decades of expertise to effectively manage workers' compensation claims under this act.

Claim Reporting

Any injury, occupational illness or death allegedly arising out of and in the course of employment must be reported to the appropriate district office of the Deputy Commissioner of the U.S. Department of Labor. **The report must be filed within 10 days of injury or from the date the employer has knowledge of such occurrence.** Claim forms should be completed and returned to CNA by e-mail or fax so that CNA can submit the proper forms to the U.S. Department of Labor (DOL) in a timely manner. **Do not delay filing the LS-202** even if the accident requires further investigation and/or medical reports that are not yet available.

When reporting a claim, please follow these instructions.

1. The employer must complete an LS-202 Employer's First Report of Injury or Occupational Illness form. Copies of the forms are included in this folder. They are also available online in 8 languages which include English, Arabic, Farsi, Urdu, Hindi, Tagalog, French and Spanish. Please visit www.cna.com/claimsgloballines.shtml to download the forms.

Tips for proper completion of this form are as follows:

- a. **Block #1:** Please leave blank
 - b. **Block #2 (Carrier's No.):** Enter the policy number and contract number governing the job on which the injury, illness or death occurred
 - c. **Block #24:** Enter the country where the accident occurred
 - d. **Blocks #3–#39:** Complete with the most complete information known
2. If medical treatment is required, please submit an LS-1 form (Request for Examination or Treatment).
 - a. **Side A:** Must be completed by the employer in order for the employee to seek medical treatment
 - b. **Side B:** Will be completed by the physician at the time of treatment
 - c. Once the physician completes the form, the LS-1 needs to be returned to the employer
 - d. The employer submits the completed LS-1 to CNA

- CNA works with leading U.S. investigation services firms to provide on the ground support worldwide. CNA also works with a Saudi Arabian bank to increase ease of doing business.
- Our relationships with specialized law firms that focus on DBA claims means that we have insight into Department of Labor (DOL) conditions and requirements.

Claim Handling Guidelines

While we hope you never have to use your coverage, we want you to have answers about what to expect in the event of a claim. From our specialized claim team you can expect:

- Prompt assignment to an adjuster upon receipt of a new loss
- Courteous and polite service
- Contact with the employer and injured worker within 24 hours of claim receipt
- The adjuster, the injured worker and the employer work together to ensure that all required DOL documentation is submitted in a timely manner that will allow us to resolve claims promptly and fairly
- A detailed explanation of benefits owed and ongoing assistance provided to the employer and injured worker to ensure an understanding of DBA benefits and the claim process
- Your adjuster works with the DOL to ensure compliance with DBA rules and regulations

Please submit your completed forms via e-mail or fax:

- E-mail: globalclaim@cna.com
- Fax: From the U.S.: **(312) 894-2685**
From outside the U.S.: **001-312-894-2685**

Additional forms may be found by accessing the DOL's Web site at:
<http://www.dol.gov/esa/owcp/dlhwc/lforms.htm>

If you have any questions regarding your policy, coverage, or claim status, please call CNA's 24-hour DBA Contact Number.

- From the U.S.:
Toll Free: (866) 795-9988
Direct: (312) 822-1395
- From outside the U.S.:
Direct: 001-312-822-1395

Repatriation Services/ Emergency Medical Evacuation

CNA has arrangements with a globally recognized travel assistance service provider to arrange emergency repatriation/emergency medical evacuation when necessary. You should contact CNA for authorization if these services are required.

Repatriation and Emergency Medical Evacuation services are provided subject to the repatriation limits of your policy if the following conditions are met:

- The employee must be covered for workers' compensation insurance under a policy providing Defense Base Act coverage.
- The injury must be work-related.
- The incident must be a medical emergency as determined by a competent medical authority.
- Evacuation and repatriation services are for the injured worker only.

For repatriation services requests or questions, please contact CNA:

- E-mail: globalclaim@cna.com
- 24-hour DBA Contact Number:
 - From the U.S.:
Toll Free: (866) 795-9988
Direct: (312) 822-1395
 - From outside the U.S.:
Direct: 001-312-822-1395
- Fax: From the U.S.: **(312) 894-2685**
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